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September 13, 2005

FDIC San Francisco Regional Office
Director Johns F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

This letter is written to oppose the Wal-Mart ILC application for operations. A Wal-Mart bank would concentrate far too much economic control in the hands of already the largest and dominant retailer in the US. The mixing of banking and commerce has been public policy as reaffirmed by Congress in the Gramm-Leach-Bliley Act.

Please record our opposition to this Wal-Mart application.

Thank you for your consideration.

Coridally,

William C. Talen

William C. Talen
CEO and Chairman

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